

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ricky E. Witmer
Pamela J. Witmer
Debtors

Case No. 14-03237-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 318

Page 1 of 2
Total Noticed: 33

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db/jdb +Ricky E. Witmer, Pamela J. Witmer, 1014 Orchard Drive, Chambersburg, PA 17201-3832
cr #+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4517668 +Chambersburg Imaging Associates, 25 Penncraft Ave, Chambersburg, PA 17201-1649
4517670 +Donald L. Kornfield, Esq., 100 Walnut Street, Waynesboro, PA 17268-1646
4517671 F&M Trust, PO Box T, Chambersburg, PA 17201
4517672 Franklin County Area Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3600
4517674 +Johnnie's Restaurant & Hotel Servic, 2406 Molly Pitcher Highway South, Chambersburg, PA 17202-9291
4517662 +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819
4517675 +Kenneth & Linda Brooks, 1125 Walker Road, Chambersburg, PA 17202-9702
4517676 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4517677 +Orthopaedic Associates, 1035 Wayne Avenue, Chambersburg, PA 17201-2942
4517678 PA UC Fund, Dept Of L&I, 651 Boas Street, Harrisburg, PA 17121-0750
4517679 Pennsylvania Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
4807873 Pennsylvania Dept of L&I, 651 Boas Street, Harrisburg, PA 17121-0750
4517681 #+RWR Construction, 2312 Philadelphia Ave, Chambersburg, PA 17201-8933
4517680 +Rickart Collections Systems, Inc., 575 Milltown, North Brunswick, NJ 08902-3336
4807872 Robert E. Sheep, MD, 120 N Seventh St, Suite 206, Chambersburg, PA 17201-1795
4517682 +Summit Anesthesiology, 112 North Seventh Street, Chambersburg, PA 17201-1720
4517683 +Summit Health/Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751
4555198 +The Bank of New York Mellon fka et al..., Bank of America, N.A., c/o KML Law Group, P.C.,
701 Market Street Suite 5000, Philadelphia, PA 19106-1541
4678578 +The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
4678579 +The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412,
The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,
4517684 +Verizon Wireless, 947 Wayne Ave, Chambersburg, PA 17201-4816
4558281 +Wayne Avenue Plaza LP, c/o Kimco Realty Corporation, Michael J. Fekete,
Dilworth Paxson, LLP, 457 Haddonfield Road, Ste 700, Cherry Hill, NJ 08002-2221
4517661 +Witmer Pamela J, 1014 Orchard Drive, Chambersburg, PA 17201-3832
4517660 +Witmer Ricky E, 1014 Orchard Drive, Chambersburg, PA 17201-3832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4517664 EDI: BANKAMER.COM Nov 04 2016 18:48:00 Bank Of America, Attn: Recovery Dept.,
4161 Piedmont Parkway, Greensboro, NC 27410
4517665 +EDI: BANKAMER.COM Nov 04 2016 18:48:00 Bank Of America, Unit/CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170
4517666 EDI: CAPITALONE.COM Nov 04 2016 18:48:00 Capital One, PO Box 85015, Richmond, VA 23285
4517667 +EDI: CAPITALONE.COM Nov 04 2016 18:48:00 Capital One Bank, Attn: Bankruptcy Dept,
PO Box 30285, Salt Lake City, UT 84130-0285
4517669 +EDI: CHASE.COM Nov 04 2016 18:48:00 Chase Card Services, Attn: Bankruptcy Dept.,
PO Box 15298, Wilmington, DE 19850-5298
4517673 EDI: IRS.COM Nov 04 2016 18:48:00 Internal Revenue Service, Department Of The Treasury,
Cincinnati, OH 45999-0025
4524190 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 04 2016 18:46:26
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4517663 ###+ACG Pizza Partners, LLC, 1100 Circle 75 Parkway, Ste 1500, Atlanta, GA 30339-3067
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Julie Gray Dorsett on behalf of Joint Debtor Pamela J. Witmer dorsettlaw.bk@comcast.net
Julie Gray Dorsett on behalf of Debtor Ricky E. Witmer dorsettlaw.bk@comcast.net
Julie Gray Dorsett on behalf of Defendant Ricky E. Witmer dorsettlaw.bk@comcast.net
Julie Gray Dorsett on behalf of Defendant Pamela J. Witmer dorsettlaw.bk@comcast.net
Kevin Matthew Taccino on behalf of Plaintiff Johnnie's Restaurant & Hotel Service, Inc. sthlaw-kmt@pa.net
Richard L. Bushman on behalf of Plaintiff Johnnie's Restaurant & Hotel Service, Inc. tammy@rbushmanlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Ricky E. Witmer**
First Name Middle Name Last Name
Debtor 2 **Pamela J. Witmer**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5590**
EIN **25-1578202**
Social Security number or ITIN **xxx-xx-7796**
EIN **27-3843832**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-03237-RNO**

Order of Discharge

12/15

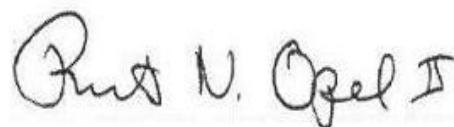
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ricky E. Witmer

Pamela J. Witmer

By the court:

November 4, 2016



Honorable Robert N. Opel
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.